

The City of Miramar

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2016-2017, 2017-2018, and 2018-2019

APPROVED JULY 5, 2016

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I. Program Details:

A. Name of the participating local government:

The City of Miramar

Is there an Interlocal Agreement: ☐ Yes ☒ No

B. Purpose of the program:

1. To meet the housing needs of the very low, low, and moderate income households;
2. To expand production of and preserve affordable housing; and
3. To further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2016-2017, 2017-2018 and 2018-2019

D. Governance:

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership:

The SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups.

F. Leveraging:

The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

G. Public Input:

Public input was solicited through face to face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

H. Advertising and Outreach:

SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Waiting List/Priorities:

A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time applications

were submitted as well as any established funding priorities as described in this plan.

Priorities for funding described here apply to all strategies unless otherwise stated in the strategy:

J. Discrimination:

In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.

K. Support Services and Counseling:

Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post and Green Housing), Budget/Credit Counseling, Construction Services Home Inspections and Work Specifications for Rehabilitation/Barrier Free Accessibility Modifications, and Tenant Counseling.

L. Purchase Price Limits:

The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The purchase price limit that is established by the U.S. Treasury Department is not to be misconstrued as the target price for affordable housing in the City of Miramar. One of the objectives of the City's housing program is not to develop policies that concentrate income groups within the City into one area. Raising the limits promotes housing choices for purchase assistance applicants, promotes mixed-income communities and provides an opportunity to assist more owner-occupied households in areas where assessed housing values have greatly appreciated but residents still fall into very low, low and moderate income categories based on income data provided by the Federal government.

The methodology used is:

☒ U. S. Treasury Department

☐ Local HFA Numbers

M. Income Limits, Rent Limits and Affordability:

The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

Affordable means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household

can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

N. Welfare Transition Program:

Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.

O. Monitoring and First Right of Refusal:

In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above.

Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

P. Administrative Budget:

A line-item budget of proposed Administrative Expenditures is attached as Exhibit A.

The City of Miramar finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states:

“A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states:

“The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.”

The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E (If changed from the original creating ordinance).

Q. Program Administration:

A third party entity or consultant will be contracted for all of the administration of the program. The name of the entity is: Community Redevelopment Associates of Florida, Inc.

The City’s Consultant is responsible for the following (as outlined in Contract);

- Preparation of Local Housing Assistance Plan Including Assisting C&ED Department with the Development and Revision of Strategies.
- Implementation of Local Housing Assistance Plan Strategies.
- Facilitate the Selection and Monitoring of Sponsors and Counseling Services.
- Maintain SHIP Tracking Report.
- Reconcile SHIP Tracking with Finance.
- Authorize Payments for SHIP Expenditure.
- Conduct Marketing and Outreach of Programs.

R. Preparation of SHIP Annual Reports. Essential Service Personnel Definition:

For purpose of SHIP funding, the city considers the following groups as Essential Services to our city: First Responders, Educators in K-12, Health Care and Social Assistance, Accommodation and Food Services, Active Military, National Guard stationed in the county.

S. Describe efforts to incorporate Green Building and Energy Saving products and processes:

The City will, when economically feasible, employ the following Green Building requirements on rehabilitation and emergency repairs:

1. Energy Star qualified appliances – refrigerators, stoves, water heaters,
2. Ceiling fans in living and bedrooms
3. Motion sensor light switches
4. Cool roofing – single polymer cover or elastomeric coating
5. Programmable thermostat
6. WaterSense Faucets, Toilets, shower heads
7. Green Label Certified Floor Coverings
8. Mold/Lead/Asbestos Removal
9. Extended warranty items
10. Quality standards for materials
11. New construction projects that are accessible by public transportation

These requirements may be adjusted for rental developments if the requirements of other construction funding sources require a more prescriptive list.

T. Describe efforts to meet the 20% Special Needs set-aside:

The City will advertise its SHIP funding availability to agencies that serve the qualified special needs population. In addition, the City regularly communicates with various organizations that serve this population.

U. Describe efforts to reduce homelessness:

The City of Miramar participates with the Broward County Homeless Counsel and the Continuum of Care.

Section II. LHAP Strategies:

A.

<i>Owner Occupied Rehabilitation</i>	<i>Code 3</i>
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- a. Summary of Strategy: SHIP funds will be awarded to households in need of repairs to correct code violations, health and safety issues, electrical, plumbing, roofing, windows and other structural items. The primary purpose of the program is to provide repairs necessary to provide safe and decent housing, eliminate any instances of substandard housing, and preserve the City's affordable housing stock.

Loan funds shall be used to fund the following repairs/improvements subject to funding availability:

1. Eliminate building code violations.
2. Replace damaged roofs.
3. Repair/Replace/Install windows/door openings (Storm Mitigation)
4. Repair, upgrade, or replace major building systems, as necessary. Major building systems include: Structural, Electrical, Plumbing, Heating, Ventilation, Air Conditioning and Sewer Systems.
5. Abate any health and safety issues in the home.
6. Address emergency conditions as determined by City's Building Department.
7. Painting will be limited to the exterior of the home. Interior painting will be addressed only as part of interior repair/rehabilitation.
8. Prevent weather penetration; promote energy efficiency/green initiatives as described below, including the use of Energy Star products in the home.

Repairs and Improvements: Owner-occupied households, assisted in the order in which they applied for the program, will receive an inspection. Repair work specifications will address the program priorities above.

Demolition/Reconstruction: The City has instances where homeowners purchased units where spaces such as garages or carports, were illegally converted to create additional rooms. These are considered code violations and will be corrected by reconstructing the illegal addition(s) to a legal room addition. If the option to legalize the structure exceeds 50% of the maximum allowable grant amount, the HO will be given the opportunity to either bring the room(s) back to its permissible use or to opt out of the program. In the event that reverting the structure back to its permissible use exceeds 50% of the maximum allowable grant amount, the home owner will not be permitted to move forward. City may approve deviation on a case by case basis when there is elderly, disabled, mold or life/safety issues present. This should only apply if the addition is considered necessary living space.

Substantial Repairs, Economically Unfeasible Repairs/Replacement Housing: Inventory of the homes in the City's target area do not suggest that there are structurally unsound units that need to be replaced. However, should a situation like this occur where code, healthy/safety priority repairs are substantial (more than 50% of the value of the home); the unit may be assisted.

If repairs exceed the cost to replace the home, the home may be assisted under the

City's home repair programs. The household may be assisted under another strategy, where the home can be acquired, demolished to provide for safe replacement housing or receive assistance in purchasing a new home.

If a household must be temporarily or permanently relocated, the guidelines of the City's uniform relocation policy will apply.

The Community & Economic Development Director or his designee has the sole discretion as to the award/improvements to be made, with priority given to code and life threatening or health and safety issues and to owner-occupied households where elderly and/or disabled residents reside.

Prior to repairs, all homes shall be inspected and work specifications will be written for each project. Work specifications shall focus on priority repairs unless in the case where a waiting list exists and an emergency determination has been made by the City. In these cases, only the emergency issue will be inspected and specifications for the emergency issue will be addressed in the work specification.

Change Orders

Cumulative change orders greater than 10% above the original contract amount will be paid by City only if those repairs are necessary to correct code violations to meet local property standards, or address issues that could not be accurately assessed before the work started. Change orders will not be granted for purely cosmetic repairs. The City reserves the right to reject a change order that does not address code or property standard issues. Change orders are paid only when prior approval from owner, home inspector, and City is on file. Change orders for non code violations or health and safety issues will be denied. The purpose of the initial inspection is to provide a thorough list of eligible repairs that the owner agrees upon before work goes out to bid.

Where SHIP assistance is leveraged with federal sources and housing units are required to be brought up to code at time of assistance, repairs will be inspected to meet local housing code and local property standards. HOME funds cannot be used to leverage SHIP dollars for emergency repairs. In addition when funds are leveraged, lead based paint, asbestos, environmental and historic preservation regulations will be complied with per the site specific environmental review checklist maintained in each file and part of the City's Environmental Review Record (ERR).

The City intends to leverage SHIP funds, with Community Development Block Grant, HOME Investment Partnership, and other available Federal and State Resources that support rehabilitation activities where feasible.

Repairs are considered complete once all work has been inspected according to specifications or emergency situation specified and necessary building permits have been finalized by the City's Building Department. Final inspections by the program's inspector will be requested by staff upon receipt of invoice package, final release of liens and owner's satisfaction. Any items not completed per specifications, must be completed and re-inspected prior to close-out.

Partial Payments and Draw Schedules

Contractors may be entitled to one draw request per project. All invoices for work not 100% completed must have an in-progress inspection to be processed for payment. The remainder of the project will be invoiced when 100% complete.

- b. Fiscal Years Covered: 2016-2017, 2017-2018 and 2018-2019
- c. Income Categories to be served: Very-low, Low
- d. Maximum award: \$50,000
- e. Terms
 - 1. Loan/grant: Funds will be awarded as a deferred payment loan secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Term: 10 years
 - 4. Forgiveness/Repayment: The loan is forgivable in its entirety at the end of (10) ten years from the recordation date of mortgage and note. There will be no yearly prorated forgiveness of the loan. Full repayment of the loan is due if the home is sold, title is transferred or conveyed, or the home ceases to be the primary residence of the owner during the ten (10) year occupancy period.

Homeowners, who have received assistance from the City, cannot re-apply for ten (10) years. Homeowners who have received assistance may re-apply prior to the ten (10) year time limit ONLY in cases where emergency repairs are needed as determined by the City's Building Official or his designee, Special Needs applicants cannot re-apply for five (5) years.

Special Needs Owner-Occupied Households: Assistance is in the form of a 5 year, 0% interest deferred loan, written down each year.

- 5. Default/Recapture: Projects under \$5,000 will be granted and will not require the signing or recordation of the program's mortgage and note.

The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

In the event of default where there is failure to make required payments on a

loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership, the City may foreclose to recover funds made available for assistance which is secured by mortgage and note on the property.

- f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in section I. (I) of this plan.

Applications must be 100% complete to be certified eligible for the program. Additional information may be requested upon review of application to determine program eligibility.

Property must be owner occupied. Verification of ownership, income, homeowners insurance, flood insurance (if required) and payment of property taxes will be conducted to determine eligibility. A warranty deed, or quit claim deed will be utilized to verify ownership and primary residences should maintain homestead exemption. Life Estates also qualify. Hazard and flood insurance should be in place at time of award and be maintained as long as first and/or second mortgage remains on property. If a property is not required to have flood insurance then the file will be documented that flood insurance is not required. In the event property is not insured and there is a severe case of hardship by household to maintain insurance and repairs are needed to eliminate substandard, code, health and safety issue, the Community & Economic Development Director or his designee may waive insurance requirements, as long as project is not leveraged with Federal funds, where flood insurance is required.

Hardship is defined as:

- 1) Condition of property makes it uninsurable
or
- 2) At time of application household had no insurance and housing and insurance expenses exceed 50% of a fixed income household.

Program is not credit driven and credit reports will not be reviewed to determine eligibility for assistance.

Mortgage must be current and will be verified with mortgage statement or third party - verification of mortgage.

Title searches will be conducted. There must be evidence that there is no pending foreclosure on the property.

The property's assessed value must not exceed the value noted in the plan for new and existing homes. The current assessed value indicated on Broward County Property Appraiser's website shall be used to determine the value of the property after SHIP is provided.

Applicants will be required to sign program disclosures, including a conflict of interest disclosure prior to completing application or the application being processed.

- g. Sponsor/Developer Selection Criteria: Non construction related services will be selected through a bid process or other process in compliance with the City's procurement policies. The selection will be based on certification, experience, past performance and financial stability to perform services. Preference will be given to eligible contractors that employ personnel from Welfare Transition Program.

The City conducts outreach to encourage the participation of Minority and Women Owned enterprises in its housing assistance programs. h. Additional Information: The home must be located within the City limits, In the event of a disaster, declared by Executive Order by the President or Governor and disaster mitigation funds are no longer available, this program will assist with disaster related repairs as well. For home repair activities, the program is not designed to remodel, upgrade homes with purely cosmetic repairs or replace working appliances because owner wants to upgrade.

The City's current subordination policy, maintained at the City Clerk's office shall apply for any refinance transactions. This subordination policy may be viewed by the public upon request to the City Clerk. Please see attached.

Housing units that have a pending foreclosure (Lis Pendens) from a mortgage company or homeowners/condo association cannot be assisted until resolved. Properties with a lien from the homeowners/condo association also will not be assisted until resolved. Households undergoing a loan modification will not be assisted until the modification is completed and a new mortgage acceptable to the program is provided.

B.

<i>Purchase Assistance with/without Rehabilitation</i>	<i>Code 1, 2</i>
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- a. Summary of Strategy: SHIP funds will be awarded to assist eligible first-time homebuyers with a deferred payment loan to be applied towards the costs of purchasing existing or newly constructed (with a Certificate of Occupancy) eligible affordable housing. Eligible costs include the following: down payment, closing costs, mortgage buy down, rehabilitation, and other costs associated with purchasing a home. Eligible housing includes single-family homes, townhomes, condominiums, eligible manufactured homes, PUDs, and villas.
- b. Fiscal Years Covered: 2016-2017, 2017-2018 and 2018-2019
- c. Income Categories to be served: Very-Low, Low and Moderate
- d. Maximum award: Very Low: \$50,000
Low \$40,000
Moderate \$30,000
- e. Terms:
1. Loan/grant: Funds will be awarded as a deferred subordinate loan secured

by a recorded subordinate mortgage and note.

2. Interest Rate: 0%
3. Term: 10 years
4. Forgiveness/Repayment: The loan is forgivable in its entirety at the end of (10) ten years from the recordation date of mortgage and note. There will be no yearly forgiveness of the loan. Full repayment of the loan is due if the home is sold, title is transferred or conveyed, or the home ceases to be the primary residence of the owner during the ten (10) year occupancy period.
Special Needs Owner-Occupied Households: Assistance is in the form of a 5 year, 0% interest deferred loan, written down each year.
5. Default/Recapture: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

In the event of default where there is failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership, the City may foreclose to recover funds made available for assistance which is secured by mortgage and note on the property.

The City is a recipient of Federal Neighborhood Stabilization Program (NSP) funds. The City will utilize NSP funds for purchase assistance activities of foreclosed properties until exhausted. The terms of the NSP program are more restrictive than the City's regular SHIP program. Chapter 67-37.007 (12) F.A.C. provides that "any units receiving assistance from SHIP and other federal, State or local programs shall be required to comply with any requirements specified by the other program in addition to SHIP Program requirements.

In the event both programs have restrictions on the same issue, the more restrictive regulation shall take precedence. If one program is silent on an issue, the program with a regulation on the issue shall apply."

- f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in section I. (I) of this plan.

Applications must be 100% complete to be certified eligible for the program. Additional information may be requested upon review of application to determine program eligibility.

Applicants will be required to sign program disclosures, including a conflict of interest disclosure prior to completing application or the application being processed.

The applicant must be a first-time homebuyer. A first-time homebuyer is defined as one that has never owned a home, or one that has not owned a home within the last three years, a single parent with children under the age of 18 who has recently been divorced and displaced, a displaced victim of domestic abuse, or a person displaced as a result of a governmental action. Residents displaced from mobile home parks seeking to purchase a non mobile home unit will also be considered first-time homebuyers.

Applicants must not own any other property used for residential purposes, and the home to be purchased must be located within the City limits. Applicant must use the mortgage programs offered by the mortgage providers in the City's lenders consortium.

- g. Sponsor/Developer Selection Criteria: The City of Miramar utilizes a lender's consortium. The opportunity for lenders to participate in the program is open periodically to interested lenders. Lenders must adhere to the guidelines for participating in the program.
- h. Additional Information: Applicants must secure a first mortgage by an approved lender.

The applicant must contribute a minimum of 1% of the sales price (including pre-pays) towards the purchase of the home. The Purchase Assistance Program cannot be utilized when the seller of the property is providing the financing for the mortgage. Funds may be leveraged with Broward County, HOME, CDBG or other purchase assistance related activities. In the case where bond or County assistance is being provided in conjunction with the City's SHIP funds, the City will take no less third position in the transaction.

To qualify under the construction set-aside requirement for SHIP, files shall be documented using one of the following ways:

- Evidence of repairs or affidavit and/or receipt from sellers that repairs were conducted within 12 months prior to sale of home.
- Evidence of repairs completed from inspection reports. Funds will be held in escrow or leveraged from CDBG. Once repairs are completed and inspected, contractor will submit invoice for payment and repairs will be made. Repairs will be completed by pre-screened contractors or general contractors in the contractor's pool.

C.

<i>Emergency Repair</i>	<i>Code 6</i>
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- a. Summary of Strategy: Funds will be awarded to applicants in need of rehabilitation of their home related to a dire situation that needs to be mitigated immediately. This includes: damaged roofing that is leaking, damaged windows causing exposure to the elements, or electrical or plumbing problems that could cause damage (fire) to the home or is an immediate health hazard to the occupants. This strategy will only be used for an applicant who has applied for, but will not receive assistance through the owner occupied rehabilitation strategy within the next three months. When an applicant is assisted with emergency repairs, they will not lose their place on the rehabilitation waiting list, if one exists. However, the amount of funds expended for the emergency repairs will be counted towards the maximum award if the applicant receives subsequent assistance through the rehabilitation strategy. Funds may also be awarded to pay insurance deductibles for any emergency repairs covered by the homeowner's policy.
- b. Fiscal Years Covered: 2016-2017, 2017-2018 and 2018-2019
- c. Income Categories to be served: Very-low, Low
- d. Maximum award: \$50,000
- e. Terms:
 1. Loan/grant: Funds will be awarded as a forgivable loan secured by a recorded subordinate mortgage and note.
 2. Interest Rate: 0%
 3. Term: 5 years
 4. Forgiveness/Repayment: The loan is forgivable in its entirety at the end of (5) years from the recordation date of mortgage and note. There will be no yearly forgiveness of the loan. Full repayment of the loan is due if the home is sold, title is transferred or conveyed, or the home ceases to be the primary residence of the owner during the five (5) year occupancy period.

Special Needs Owner-Occupied Households: Assistance is in the form of a 5 year, 0% interest deferred loan, written down each year.

5. Default/Recapture: Projects under \$5,000 will be granted and will not require the signing or recordation of the program's mortgage and note.

The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will

be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

In the event of default where there is failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership, the City may foreclose to recover funds made available for assistance which is secured by mortgage and note on the property.

- f. Recipient Selection Criteria: Applications must be 100% complete to be certified eligible for the program. Additional information may be requested upon review of application to determine program eligibility.

Property must be owner occupied. Verification of ownership, income, homeowners insurance, flood insurance (if required) and payment of property taxes will be conducted to determine eligibility. A warranty deed, or quit claim deed will be utilized to verify ownership and primary residences should maintain homestead exemption. Life Estates also qualify. Hazard and flood insurance should be in place at time of award and be maintained as long as first and/or second mortgage remains on property. If a property is not required to have flood insurance then the file will be documented that flood insurance is not required. In the event property is not insured and there is a severe case of hardship by household to maintain insurance and repairs are needed to eliminate substandard, code, health and safety issue, the Community & Economic Development Director or his designee may waive insurance requirements, as long as project is not leveraged with Federal funds, where flood insurance is required.

Hardship is defined as:

- 1) Condition of property makes it uninsurable

or

- 2) At time of application household had no insurance and housing and insurance expenses exceed 50% of a fixed income household.

Program is not credit driven and credit reports will not be reviewed to determine eligibility for assistance.

Mortgage must be current and will be verified with mortgage statement or third party - verification of mortgage.

Title searches will be conducted. There must be evidence that there is no pending foreclosure on the property.

The property's assessed value must not exceed the value noted in the plan for new and existing homes. The current assessed value indicated on Broward County

Property Appraiser's website shall be used to determine the value of the property after SHIP is provided.

Applicants will be required to sign program disclosures, including a conflict of interest disclosure prior to completing application or the application being processed.

- g. Sponsor/Developer Selection Criteria: N/A
- h. Additional Information: An applicant requesting an emergency repair will be required to:
 1. Allow the rehabilitation specialist to access the home for an inspection to determine the need for the repair.
 2. Provide proof of homeowner's insurance policy and any proof whether or not the insurance will cover any part of the repair.

D.

<i>Foreclosure Prevention</i>	<i>Code 7</i>
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- a. Summary of Strategy: The Foreclosure Prevention Program provides qualified homeowners the opportunity to avoid foreclosures and retain their homes. The program is designed to assist households that need immediate financial assistance to either stop their homes from being foreclosed, sold for non-payment of taxes, or protect it if it is damaged. Funds will be provided as a deferred loan to eligible homeowners to assist them in bringing current their first and/or subordinate mortgage payments (Principal, Interest, Taxes and Insurance) Attorneys Fees, Late Fees, HOA, Assessments, and other customary fees. Evidence that mortgage or fee is no less than 30 days late is required and evidenced by current mortgage statement or applicable statement.
- b. Fiscal Years Covered: 2016-2017, 2017-2018 and 2018-2019
- c. Income Categories to be served: Very-Low, Low and Moderate
- d. Maximum award: \$10,000
- e. Terms:
 1. Loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note
 2. Interest Rate: 0%
 3. Term: 10 years
 4. Forgiveness/Repayment: The loan is forgivable in its entirety at the end of (10) ten years from the recordation date of mortgage and note. There will be no yearly forgiveness of the loan. Full repayment of the loan is due if the home is sold, title is transferred or conveyed, or the home ceases to be the primary residence of the owner during the ten (10) year occupancy period.

This is a one-time assistance program and homeowners may not re-apply for this assistance, but may apply for assistance such as home repair/improvements if there is equity in property.

Special Needs Owner-Occupied Households: Assistance is in the form of a 5 year, 0% interest deferred loan, written down each year.

5. Default/Recapture: Projects under \$5,000 will be granted and will not require the signing or recordation of the program's mortgage and note.

The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

In the event of default where there is failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership, the City may foreclose to recover funds made available for assistance which is secured by mortgage and note on the property.

This is a one-time assistance program and homeowners may not re-apply for this assistance, but may apply for assistance such as home repair/improvements.

- f. Recipient Selection Criteria: In addition to being selected on a first-qualified, first – served basis, all special needs households, as defined by Chapter 67-37.002(13), F.A.C will be given priority by income (very-low/low and moderate income) respectively. The applicant(s) must show their ability to continue to maintain their mortgage payment after assistance is given. The City will pay 100% of the delinquent mortgage amount – up to \$10,000. If this is not enough to bring the situation current, the homeowner must pay the remainder to bring the situation current. Applicants must show the non-payment of their mortgage is due to the following eligible reasons:

1. Loss of Pay due to involuntary job loss;
2. Divorce or separation which resulted in temporary loss of income;
3. Death of a spouse which resulted in a temporary loss of income;
4. Sudden unforeseen medical expenses; or
5. Unforeseen emergency home repairs including condo/homeowner association assessments.
6. Involuntarily loss of verifiable income from other sources (Temporary or permanent).

Applicant will be responsible for the fees associated with the credit report, title report and overnight courier. Applicant shall make payment for such fees in the form of a money order.

- g. Sponsor/Developer Selection Criteria: Credit and Budget Counseling services will be offered through the same entity that provides the services for first time home buyer applicants. Another sponsor may be selected to provide these counseling services if deemed necessary. Sponsor will have to demonstrate capacity and experience.
- h. Additional Information: Applicants may be required to apply to other foreclosure assistance programs (Hardest Hit Fund, Foreclosure Counseling Program) for assistance prior to being approved for assistance under this strategy.

The applicant must undergo budget/credit counseling from an approved credit counseling service. Priority will be given to persons who received prior down payment/purchase or rehabilitation assistance through the City's program.

E.

<i>Disaster Mitigation</i>	<i>Code 5,16</i>
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- a. Summary of Strategy: Funds will be awarded to applicants in need of home repairs directly caused by a disaster that is declared by an Executive Order of the President or Governor. Funds may be used for items such as, but not limited to, temporary rental assistance (up to 6 months), emergency interim repairs for eligible households to avoid further damage, tree and debris removal required to make the individual housing unit habitable, condos and homeowner's assessments for post disaster repair, post disaster assistance for eligible non-insured repairs and soft costs required to process assistance applications. This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered.
- b. Fiscal Years Covered: 2016-2017, 2017-2018 and 2018-2019
- c. Income Categories to be served: Very-Low, Low and Moderate
- d. Maximum award: \$50,000
- e. Terms:
 - 1. Loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note
 - 2. Interest Rate: 0%
 - 3. Term: 10 years
 - 4. Forgiveness/Repayment: The loan is forgivable in its entirety at the end of (10) ten years from the recordation date of mortgage and note. There will be no yearly forgiveness of the loan. Full repayment of the loan is due if the home is sold, title is transferred or conveyed, or the home ceases to be the primary residence of the owner during the ten (10) year occupancy period.

Special Needs Owner-Occupied Households: Assistance is in the form of a 5 year, 0% interest deferred loan, written down each year.

5. Default/Recapture: Projects under \$5,000 may be granted and will not require the signing or recordation of the program's mortgage and note.

The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

In the event of default where there is failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership, the City may foreclose to recover funds made available for assistance which is secured by mortgage and note on the property.

This is a one-time assistance program and homeowners may not re-apply for this assistance, but may apply for assistance such as home repair/improvements if there is equity in property.

- f. Recipient Selection Criteria: Eligible applicants will be selected from a national or state disaster registry on a first qualified and first served basis, within income groups. Applications for disaster assistance will be given priority above others on a waiting list for other strategies. Eligibility will be performed on an expedited basis and may include alternative forms of documentation, such as current pay stubs and benefit letters, as well as oral verification of employment wages, other income, and assets.

Applicants will be assisted on a first-qualified, first-served basis with the following additional requirements:

1. Must provide proof of homeowner's insurance
2. Must file for and use proceeds from insurance as first option

- g. Sponsor/Developer Selection Criteria: N/A

- h. Additional Information: Funds will not be allocated to this strategy except in the case of a federal or state disaster. SHIP funds may leverage other federal and/or state emergency programs. The expenditure of funds must be for eligible activities as permitted by SHIP statute, rule and/or emergency rule as published by the Florida Housing Finance Corporation.

The Corporation may disburse funds for disaster relief as provided in Section 420.9073(2) (b), F.S. Local governments may use unencumbered SHIP funds to carry out activities of disaster relief. Recipients of SHIP funds under a local government's disaster strategy shall be required to verify income by executing a Disaster Self Certification of Income Form (08/04), hereby adopted and incorporated by reference with an effective date of 1-30-05 or a local government's form that requires the same information. Pay check stubs and other forms of proof are required, if available. Other documentation required for SHIP income qualification may be waived if unavailable. The county or eligible municipality shall make every effort reasonable to insure that the recipients of SHIP funds are income qualified.

Funds for disaster mitigation will only be allocated from unencumbered funds or additional funds awarded through Florida Housing Finance Corporation for the disaster.

F.

<i>Community Land Trust</i>	<i>Codes 1,2,9</i>
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- a. Summary of Strategy: SHIP funds may be used to provide down payment assistance to buyers of newly constructed or existing community land trust homes. The down payment assistance will be used to write down the purchase price of the property. Home rehabilitation is also an eligible use, as needed when purchasing existing homes. Up to \$50,000 may be spent to address health & safety concerns, fix code violations and increase energy efficiency.
- b. Fiscal Years Covered: 2016-2017, 2017-2018 and 2018-2019
- c. Income Categories to be served: Very-Low, Low and Moderate
- d. Maximum award: \$50,000
- e. Terms:
 1. Loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note
 2. Interest Rate: 0%.
 3. Term: 30 years
 4. Forgiveness/Repayment: Provided the home continues to be occupied by an income eligible household, the SHIP monies will not be subject to recapture upon resale.
 5. Default/Recapture: In the event of default on the first mortgage or the terms of the ground lease, the Community Land Trust must notify the City of Miramar whether it intends to exercise its right of repurchase. In the event the CLT is not willing or able to exercise its right of repurchase, it shall transfer its right of repurchase to the City of Miramar, giving the City of Miramar the right, but not the obligation to foreclose.

The loan will be determined to be in default if any of the following occurs

during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

In the event of default where there is failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership, the City may foreclose to recover funds made available for assistance which is secured by mortgage and note on the property.

- f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in section I. (I) of this plan.

First qualified, first served after completion of first time homebuyer class that contains a community land trust component. The recipient must be able to show and attest to a clear understanding of the difference between fee simple homeownership and community land trust homeownership. Also, the buyer must contribute to the closing costs.

Applications must be 100% complete to be certified eligible for the program. Additional information may be requested upon review of application to determine program eligibility.

Applicants will be required to sign program disclosures, including a conflict of interest disclosure prior to completing application or the application being processed.

The applicant must be a first-time homebuyer. A first-time homebuyer is defined as one that has never owned a home, or one that has not owned a home within the last three years, a single parent with children under the age of 18 who has recently been divorced and displaced, a displaced victim of domestic abuse, or a person displaced as a result of a governmental action. Residents displaced from mobile home parks seeking to purchase a non mobile home unit will also be considered first-time homebuyers.

Applicants must not own any other property used for residential purposes, and the home to be purchased must be located within the City limits. Applicant must use the mortgage programs offered by the mortgage providers in the City's lenders consortium.

Applicants are responsible for the upfront fee associated with the credit report in the form of a money order.

- g. Sponsor/Developer Selection Criteria: The SHIP funds may also be made available directly to a Community Land Trust serving the City of Miramar. In that event, the

CLT shall follow the criteria in this SHIP strategy, but the CLT shall be operating as a sub-recipient, and not on behalf of the City. Miramar will issue a Request for Qualifications to choose eligible Community Land Trusts as sub-recipients of SHIP purchase assistance.

- h. Additional Information: Community Land Trusts are tax exempt nonprofit organizations that perform a charitable mission. They are key partners for increasing the stock of affordable homeownership without losing the subsidy that is provided to the income eligible household.

The Community Land Trust transfers title to the homebuyer but retains ownership of the land beneath the improvements. The CLT provides a 99 year ground lease for the use of the land to the homebuyer. A memorandum of that ground lease is recorded in the public records immediately following the deed. The terms of the ground lease restrict the resale of the property to an income eligible household and provide a right of repurchase to the CLT in the event of default.

The CLT has a stewardship role that continues in perpetuity to assure that the CLT home remains in the City's affordable housing stock. The monies provided to the community land trust homebuyer are used to write down the purchase price of the home. By taking the cost of the land out of the purchase price and by further writing down the purchase price in an amount equal to the SHIP funds provided by the City, the cost of the home is significantly reduced, creating an affordable opportunity for homeownership for the first family who purchases and for each family that purchases thereafter. The stewardship role of the CLT, its mission, and its vested interest in the property by virtue of retaining ownership of the land provides a safety net for the homeowner and substantially decreases the risk of foreclosure compared to fee simple ownership.

The Florida Legislature has recognized the public benefit of community land trusts in creating permanent affordability by providing direction in regard to assessment for real property taxes in Section 193.018, Florida Statutes, which requires the assessment to consider the resale restricted value of the community land trust home.

G.

<i>Acquisition/Rehabilitation</i>	<i>Code 9</i>
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- a. Summary of Strategy: This construction strategy is designed to promote the acquisition or construction of affordable housing for home ownership opportunities. Funds will be provided as deferred or low interest loans to support the acquisition and rehabilitation, replacement, or the new construction of single-family housing, or the single-family housing portion of a mixed use facility. The strategy is also designed to promote infill housing, green housing, and mixed income projects/neighborhoods for homeownership opportunities. For profit and non-profit developers will be requested to submit proposals to provide housing that conforms with the City's RFP, neighborhood redevelopment plans and comprehensive plan.

Funds may be used as a match for U.S. Department of Housing and Urban Development's HOME program and various other programs offered by the federal government and the State of Florida to develop affordable housing.

Eligible expenses will include construction hard costs and soft costs necessary to rehabilitate or construct the project. This includes cost of land, cost to acquire structure and land, demolition cost, professional service fees such as environmental phase 1, engineering, survey, appraisal, architectural and interest buy downs.

Also allowed are infrastructure directly related to the project, including streets, roadways, parking, sidewalks, pathways, storm drainage, water, sewer and sanitary systems, sewer connections, hydrants, meters, utilities and utility easements for telephone, cable, electric lines, and right-of-ways and other acceptable fees.

Soft costs include plat reviews, plat reviews, recording fees, permits, environmental reviews and impact studies, land use amendment reviews and other acceptable fees. The strategy also allows for impact fees.

- b. Fiscal Years Covered: 2016-2017, 2017-2018 and 2018-2019
- c. Income Categories to be served: Very-low, Low and Moderate
- d. Maximum award: \$120,000
- e. Terms
 - 1. Loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Term: 30 years.
 - 4.
 - 5. Forgiveness/Repayment: N/A
 - 6. Default/Recapture: Loans provided to developers for single family housing constructed, rehabilitated, or otherwise assisted under this strategy must be reserved for eligible persons and include deed restrictions for long term affordability for no less than 15 years or the term of the assistance, whichever period is longer. As units are sold to eligible households, the end user will be responsible for securing a mortgage from a first lender. End users may be eligible for purchase assistance through the City's purchase assistance program. Home sales prices may not exceed the maximum sales price noted in this plan.
Default terms for not meeting program requirements shall be immediate repayment to the City trust account if the developer fails to meet the terms of the deferred payment loan, low interest loan, or fails to meet the program timeline for expenditure or having an eligible applicant occupying eligible housing. Default terms shall be described in mortgage and promissory note securing property.
- f. Recipient Selection Criteria: For rehabilitated and new construction homeownership

units, assistance will be provided on a first qualified, first served basis.

- g. Sponsor/Developer Selection Criteria: Request for proposals and competitive procurement process will be utilized to select a sponsor to implement these projects. Characteristics in determining the sponsor may include, but not be limited to:
1. Capacity and capability to carry-out project
 2. Scale of Project/Utilization of Density Bonuses
 3. Experience in completing similar projects
 4. Use of personnel from Wages and Workforce Development programs.
 5. Leveraging.
 6. Site control.
 7. Neighborhood compatibility/Compatibility with Area Redevelopment Plan
 8. Creation of Mixed Income Communities.
 9. Recapture provisions.
 10. Incorporation of Partnerships with Local Employers, Institutions, Hospitals and Schools.
 11. Incorporation of Transit-Oriented Design/Proximity to State Road 7 Corridor.
 12. Attractiveness of design
 13. Multistory buildings must have elevators and be ADA Compliant.
 14. Use of green building techniques.
- h. Additional Information: Acquisition-Rehabilitation and New Construction related strategies in which assistance will be provided to a private or non-profit developer will be expected to demonstrate that the project(s) are affordable to low and moderate income households, meaning that no more than 30% of the household's income should go towards housing related expenses. Developer assisted projects that demonstrate affordability to low and moderate income households, using the definition above, will be considered for SHIP funding assistance. These projects shall receive priority consideration for funding.

The purchase price limit that is established by the U.S. Treasury Department is not to be misconstrued as the target price for affordable housing in the City of Miramar.

Developers receiving assistance from both SHIP and the Low-Income Rental Housing Tax Credit (LIHTC) Program shall be required to comply with the income, affordability and other LIHTC requirements. Similarly, any units receiving assistance from SHIP and other federal, State or local programs shall be required to comply with any requirements specified by the other program in addition to SHIP program requirements. In the event both programs have restrictions on the same issue, the more restrictive regulation shall take precedence. If one program is silent on an issue, the program with a regulation on the issue shall apply. 67-37.007(12) F.A.C.

H.

SECURITY AND/OR UTILTIY DEPOSITS	Codes 23
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- a. Summary of Strategy: The City of Miramar may provide upfront financial assistance for households to obtain quality, safe, decent and affordable rental housing. The families must have the income to afford the monthly rental payments. Income guidelines provided by the State will be used to determine income eligibility. The City may pay for such items as first month's rent, security deposit, utility connection/start-ups, up to a maximum of \$4,500. Assistance will be applied toward ***non refundable costs only***.

Assistance will be limited to a one time grant not to exceed \$4,500 per household.

- b. Fiscal Years Covered: 2016-2017, 2017-2018 and 2018-2019
- c. Income Categories to be served: Very-Low, Low and Moderate
- d. Maximum award: \$4,500

- e. Terms:
1. Loan/grant: Grant
 2. Interest Rate: 0%.
 3. Term: N/A
 4. Forgiveness/Repayment: N/A
 5. Default/Recapture: N/A .

- f. Recipient Selection Criteria: Applications will be processed in the order in which they are received. Applicant must be very low to moderate income, (priority given to very low income households and special needs households, as defined by Chapter 67-37.002(13), F.A.C. Priority will be given to those individuals who are homeless or at risk of homelessness because of the inability to pay the rental deposit (including first and last month rent). The lease must be for at least one year. Assistance will be provided one time only.

Applicants for eviction protection must meet the following criteria, be very low to moderate income and must be in danger of being evicted from their rental dwelling unit because of late or non-payment due to:

- 1) Loss of Pay due to involuntary job loss.
- 2) Divorce or separation which resulted in temporary loss of income.
- 3) Death of a spouse which resulted in a temporary loss of income
- 4) Sudden unforeseen medical expenses or
- 5) Involuntarily loss of verifiable income from other sources (Temporary or permanent).

Applicants must show that they have the ability to pay the rent after the City's assistance is given without further assistance. Eligibility will be performed on an expedited basis and may include alternative forms of documentation, such as current pay stubs and benefit letters, as well as oral verification of employment wages, other

income, and assets. Assistance shall be provided on a first-qualified, first-served basis. Assistance is limited to a one-time award.

- g. Sponsor/Developer Selection Criteria: This Program will be administered by the City of Miramar Community & Economic Development Department and City's consultant, with the assistance of the City Community Outreach Program.
- h. Additional Information: Rent limits will apply.

III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

- A. Name of the Strategy: **Expedited Permitting** and Expedited Inspection.
Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Section 420.9071(16), F.S.

Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects. This also includes a process to expedite inspections. The City utilizes an expedited inspection process for affordable housing projects in the City. For the purpose of this incentive, “Development Approvals” is used instead of “Development Orders”.

1. Established policy and procedures – Expedited Permitting:

Pursuant to the City’s adoption of expedited permitting for affordable housing, contractors participating in the City’s Minor Home Repair program and other housing rehabilitation program will have permit fees waived.

All contractors for the housing rehabilitation program are provided the opportunity to submit the final contract with homeowner, including scope of work, to City’s Consultant to be stamped for expedited permit processing. The stamp identifies the job as eligible for the expedited permitting process when it is submitted to the City’s Building Division to apply for permits.

Developers who are constructing affordable housing, units priced to accommodate the affordability of very low (<50% AMI), low (51%-80% AMI) and moderate (81% - 120%) incomes, and have some form of public financing assisting the proposed affordable housing project, are also eligible for expedited permitting.

The staff of the Community and Economic Development Department may identify eligible projects during the plan review process and make the expedited permitting available.

2. Established policy and procedures – Expedited Inspection:

Pursuant to the City’s adoption of expedited inspections, projects determined to be eligible that have received expedited permitting will also receive expedited inspections. All shall be documented.

- B. Name of the Strategy: **Ongoing Review Process**

An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

Each January, programs will be reviewed to determine effectiveness of strategies and to determine whether or not funds need to be reallocated into other eligible strategies to ensure timely expenditure of funds.

1. Established Policy and Procedures: Provide Description

It is recommended that as part of the public participation process, the City Commission must consider the impacts of policies, procedures, ordinances, regulations or plan revision that significantly increase the cost of housing.

In addition to the above, it is recommended that the following steps be incorporated into the current agenda review process.

A presentation will be made to Department Directors and DRC members to discuss the types of items that could affect the affordability of housing so they may identify them early in the agenda review process.

According to the current guidelines on the agenda item process, the agenda item's author is responsible for ensuring that all necessary staff members, committees, boards, etc. have been involved prior to making a recommendation for or against the item. It is at this step that the agenda author should determine if the item may have an impact on housing costs, and recommend appropriate action.

The Agenda Review meeting should serve as the last opportunity in the review process to identify items that may affect the affordability of housing prior to their consideration by the City Commission.

Once an item has been identified as having a potential impact, an analysis must be done to determine the impact, if any, and how it can be mitigated. This analysis should be done by the department that generated the agenda item with subsequent review by the Community & Economic Development Director and consultant if an impact is expected.

The determination should be indicated on the agenda cover form and/or in staff memorandum that the proposed item may add to the cost of housing, provide an estimate additional cost per housing unit, and possible ways to mitigate the impact of the legislation. This will serve to formally document the review process.

C. Other Incentive Strategies Adopted:

Name of Strategy: Modification of Impact-Fee Requirements Subject to City Commission approval of proposed amendments to the City's Land Development Code, the City will modify impact fee requirements.

1. Established Policy and Procedures: Provide Description

Both the Future Land Use Element (Policy 10.2) and Housing Element (Policy 1.8) of the City's Comprehensive Plan state that a waiver, reduction, and/or modification of impact fees (and others) should exist in support of affordable housing.

There are three types of fees that would affect a proposed affordable housing project: development application fees (Community Development Department); building permit fees (Building Division); and impact fees (water, sewer, fire, police, and recreation).

The authority to modify or waive any of the three types of fees varies; however, the City

Commission can waive Building Permit fees through its development approval powers.

2. Name of Strategy: Allowance of Flexibility in Densities for Affordable Housing

Subject to City Commission approval of proposed amendments to the City's Land Development Code, the City may provide for the allowance of flexibility in densities for affordable housing. The City provides guidelines for flexibility in the zoning criteria to increase density for affordable housing.

Established Policy and Procedures: Provide Description

The Housing Element (Policy 6.3.c) of the City's Comprehensive Plan states: "Ensure residential land is available on the Future Land Use Map at adequate densities of five (5) to fifteen (15) dwelling units per acre to support affordable housing development."

In May 2006, Broward County adopted a new policy to its Land Use Plan providing for affordable housing density bonuses that all cities in the County can use regardless of whether the provisions are incorporated into their local land use elements.

The City's Future Land Use Map includes residential densities ranging from 5 dwelling units per acre to 25 dwelling units per acre. These densities exist city-wide and account for 60% of the total acreage with a residential land use category.

In the event that there is a desire to add additional land within these densities, the City would have to adopt a land use plan amendment

Beyond the land use plan map, the City has adopted zoning regulations that help support this incentive: a Traditional Neighborhood Design (TND) district and the State Road 7/U.S. 441 overlay zoning and the Transit Oriented Corridor District. All of these are examples of form-based zoning that are intended to promote compact, mixed use development through the use of flexible design standards and guidelines. The Mirabella development is zoned TND and had some affordable units that expired after 5 years of initial ownership.

3. Name of Strategy: Allowance of Flexible Lot Configurations

Subject to City Commission approval, the City may provide for the allowance of flexible lot configurations for affordable housing.

Established Policy and Procedures: Provide Description

Historically, flexible configurations were provided through the City's Planned Unit Developments (PUDs) such as Huntington, Bluegrass Lakes, Renaissance, and Silver Lakes; however, PUD zoning no longer exists. Under current zoning, most of the residential zoning districts provide for regular configurations, except for the RS-7 district, which allows zero lot line development (found in the Monarch Lakes, Nautica, and Silver Shores developments). The City's variance process is also available, but the hardship test is currently not financially-based and is traditionally not a basis for granting a variance.

The City's Traditional Neighborhood Development District (TND) and State Road 7 Overlay District are examples of form-based zoning that are intended to promote compact, mixed use development through the use of flexible design standards and guidelines. The

Mirabella development is zoned TND and had some affordable units that expired after 5 years of initial ownership. It's anticipated that the RS-7, TND, and SR 7 Overlay districts will remain in effect and available for use as relates to this incentive. Various PUDs and developments containing RS-7 zoning as well as individual setback variances for room additions to existing homes have been granted.

The Miramar Town Center is zoned TND and has the potential to include affordable units in its development mix. Also, the Transit Oriented Corridor Zoning District (TOCD) is the City's newest form-based zoning that, like the TND and SR-7 overlay districts, provides for development flexibility.

4. Name of Strategy: Modifications of Street Requirements for Affordable Housing

For affordable housing projects, the City of Miramar may entertain on a case by-case basis modifications or variance requests to the existing code for street requirements.

There is no existing policy on this incentive. The City's TND zoning district contains street design standards that are different from the City's normal standards because of the intent to create compact development. This could have an effect on housing affordability (e.g., Mirabella development). For affordable housing projects, on a case-by-case basis, modifications or variance requests to the existing code for street requirements will be reviewed.

Like the TND zoning district, the Transit Oriented Corridor Zoning District (TOCD) contains street design standards that differ from the City's normal requirements for the same reason. Note also that reduced width streets using swales for drainage requires diligent maintenance.

5. Name of Strategy: Preparation of a Printed Inventory of Locally Owned Public Lands Suitable for Affordable Housing.

The City has implemented this strategy as its State requirement to maintain a printed inventory of locally owned public lands suitable for affordable housing.

Established Policy and Procedure: Provide Description

All City owned properties have been mapped. This inventory map will be maintained and updated as required.

City-owned properties consist of parks, open space, roads, utility areas and facilities, and municipal facilities. With the exception of 2 undeveloped future parks sites totaling 34 acres, these properties are not available and/or are unsuitable for affordable housing. Very limited potential for this incentive.

6. Name of Strategy: Support Of Development Near Transportation Hubs And Major Employment Centers And Mixed-Use Development

The City supports development near transportation hubs and major employment centers and mixed use development and implements this strategy in accordance with existing policies.

Established Policy and Procedure: Provide Description

The Future Land Use (Objective 4) and Transportation Elements (Policy 1.8) of the City's Comprehensive Plan establish that the City coordinates land uses with the transportation system.

The City's Traditional Neighborhood Development District (TND) and State Road 7 Overlay District are examples of form-based zoning that are intended to promote compact, mixed use development through the use of flexible design standards and guidelines.

The Mirabella development is zoned TND and had dome affordable units that expired after 5 years of initial ownership. The City's Town Center development is also a TND and is a transportation hub for the City's bus routes.

The City has adopted a Transit Oriented Corridor (TOC) land use category along and near the State Road 7/U.S. 441 corridor that will specifically provides for higher density, mixed use development along the County's busiest bus route.

The Transit Oriented Corridor Zoning District (TOCD) has been adopted to implement the TOC land use, reinforcing the City's efforts to achieve this objective.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan
- B. Timeline for Estimated Encumbrance and Expenditure
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan
- D. Signed LHAP Certification
- E. Signed, dated, witnessed or attested adopting resolution
- F. Ordinance: (If changed from the original creating ordinance)
- G. Interlocal Agreement (If applicable)
- H. Other Documents Incorporated by Reference (If applicable)